

# CITY OF BRAZIL

*Ann Bradshaw, Mayor*  
*Karen McQueen, Clerk-Treasurer*

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**July 2, 2009**

A special meeting and an executive session of the Brazil Common Council was held on July 2, 2009 at 6:00 p.m. in the Council Chambers of the Brazil City Hall. Mayor A. Ann Bradshaw called the meeting to order at 6:05 p.m.

**Council Members Present:** Brad Deal, Patricia Heffner, and William Lovett. Also Present: Mayor Ann Bradshaw, Deputy Clerk-Treasurer Raymond Staub.

**Minutes of Previous Meeting:** None

**Audience Comments:** None

**Mayor's Comments:** None

**Old Business:** None

## **New Business**

1. Betty Crossland with National Insurance was provided a handout to follow with in her presentation concerning health insurance for the employees of the City of Brazil. Betty explained that plan 009 on the attached string grid had the same benefits as the previous plan with the exception of the 80/20 co-insurance. This plan also raised the maximum out of pocket expense to \$5000 for single and \$10000 for a family plan. The out of pocket expense is prorated to \$3500 for single and \$7000 for a family plan. Plan 009 will raise the yearly insurance premiums for the city approximately \$4000, or .07%. Patricia Heffner motioned to accept plan 009 on the attached string grid for health insurance for the City of Brazil. This motion was seconded by Brad Deal. Motion passed 3/0.
2. Mayor Ann Bradshaw inquired into the current negotiations the Union Hospital is having with Anthem Health Insurance. Betty Crossland explained that the largest point of contention at these at these negotiations is the fact that Medicare reimbursement for covered patients has been cut and are less than what the cost of the procedure is. Betty explained that currently; this extra cost that is not paid by Medicare is then passed on to the insurance companies such as Anthem.

**Future Agenda Items:** None

**Adjournment:** Motion to adjourn meeting was made by William Lovett and seconded by Brad Deal. Motion passed 3/0. Meeting adjourned at 7:23 p.m.

X Karen McQueen  
Karen McQueen, Clerk-Treasurer

# ***Are you ready for a healthier health plan?***

Anthem's Lumenos HRA Plan

City of Brazil

Effective August 1, 2009



# Anthem's Lumenos HRA Plan

What you might expect, and then some

- **Health care dollars to spend your way** – and save for the future
- **Preventive care coverage** – for nationally recommended preventive services
- **Provider choice** – and discounts from thousands of doctors and hospitals nationwide to help your health care dollars go further
- **Personalized services and tools** – online and by phone to help you maintain and improve your health
- **A higher level of customer service** – providing the support and assistance for an improved service experience
- **Limits on your annual out-of-pocket costs** – an annual maximum on the amount you'll pay for covered services

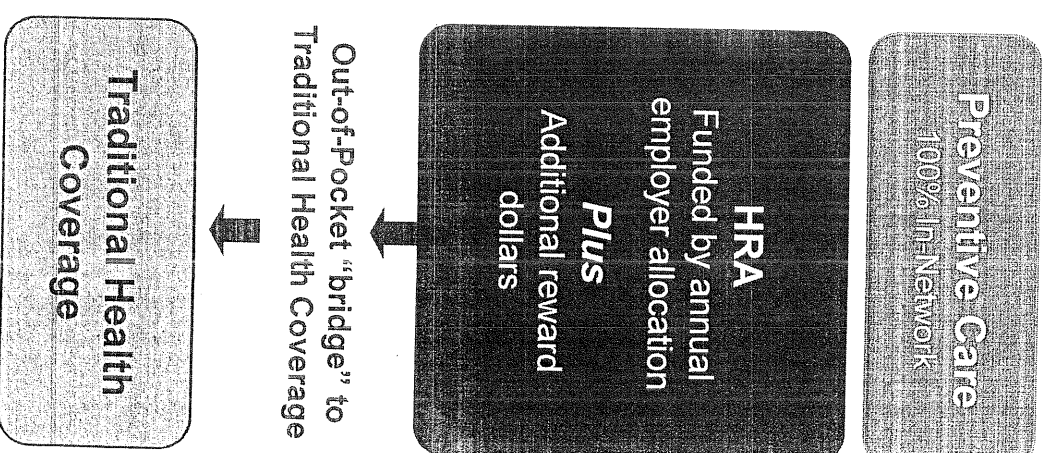
# **How Does the Lumenos HRA Plan Work?**





# Anthem's Lumenos HRA Plan

- Stay healthy with Preventive Care coverage
- Your employer makes an annual allocation to your account
- Use your account dollars to pay for medical care and prescription drugs
- Earn more dollars for your HRA through rewards for healthy behaviors
- After HRA funds are spent, you pay an out-of-pocket "bridge" amount to satisfy your deductible
- Traditional Health Coverage then covers additional expenses



# Your HRA Plan Details At-a-Glance

Lumenos HRA Plan		Single Coverage	Family Coverage
Preventive	Nationally recommended services	No cost, no deduction from HRA with in-network providers	
HRA	Employer's annual allocation	\$500	\$1000
Traditional Health Coverage	Bridge* amount to satisfy deductible	\$1000	\$2000
	Then, you pay coinsurance for covered services	20% for in-network services 40% for out-of-network services	
	Plan pays 100% after annual out-of-pocket maximum (includes HRA, bridge and coinsurance)	\$5000	\$10,000

Out of Pocket      Out of Pocket  
3500                      7000



\*Bridge = annual deductible minus annual HRA allocation



## **Preventive Care Benefit**

Some of the nationally recommended services you'll have coverage for include:

- Immunizations and wellness visits for children
- Routine preventive exams for adults
- Adult immunizations
- Adult screenings (e.g. mammogram, prostate, diabetes)
- Colorectal cancer screenings

## Earn Rewards

Earn extra account dollars for activities that contribute to your health and well-being:

- \$50 for completing the MyHealth Assessment online health profile (one per family)
- \$100 for enrolling in a health coaching program for an eligible condition (per qualified family member)
- \$200 for graduating from a health coaching program for an eligible condition (per qualified family member)
- \$50 for completing the Healthy Lifestyles: Tobacco-Free Program (per qualified employee and/or spouse)
- \$50 for completing the Healthy Lifestyles: Healthy Weight Program (per qualified employee and/or spouse)

## Healthy Lifestyles Programs

- Tobacco-Free Program
  - Covers 100% of the cost of telephone counseling services and educational materials
  - Also covers nicotine replacement therapy
- Healthy Weight Program
  - Covers 100% of the cost of counseling calls with a registered dietitian and health educator
  - Includes online tools and educational materials

## Provider Choice

- Visit any licensed provider; however, if you select an in-network doctor, hospital or pharmacy, you may pay less for services
- Network Doctors and Hospitals: Local access to Anthem's PPO network of doctors and hospitals, and nationwide access to more than 650,000 doctors and thousands of hospitals and other facilities through the BlueCard® PPO Network
- Anthem's Prescription Drug Plan: Discounts on your prescription drugs are available at 95% of retail pharmacies, as well as through the mail (for a 90-day supply of maintenance medications)
- Use the online ProviderFinder to find and compare network doctors and hospitals

# **Our Healthy Approach In Action**





## **Help and Information When You Need It**

- Dedicated service centers
- Customer Service Advocates with in-depth Lumenos plan knowledge
- One single point of contact for you
  - Plan and account information
  - Monthly Health Statement and Claim Recap – combining benefits and account status information
- Online Health Site

# ANTHEM BLUE CROSS BLUE SHIELD

City of Brazil

Effective Date: August 1, 2009

LUMENOS 4.0

LUMENOS 4.0 HRA BENEFITS												
PLAN	HRA Bridge	Employer Contribution*	COINSURANCE IN / OUT	DEDUCTIBLE Combined	OUT OF POCKET MAXIMUM In Network	RX PLAN	EE 39	EE/SP 15	EE/CHD 4	FAMILY 20	Monthly Premium	Percent Difference
001	\$500/\$1,000	\$500/\$1,000	10% 30%	\$1,000/\$2,000	\$2,500/\$5,000	Included in Medical	\$480.12	\$945.01	\$806.60	\$1,205.10	\$58,728.31	-0.4%
002	\$750/\$1,500	\$750/\$1,500	0% 30%	\$1,500/\$3,000	\$2,500/\$5,000	\$10/\$30/\$50/25% w \$150 Max	\$456.28	\$803.05	\$766.55	\$1,145.26	\$55,812.00	-5.4%
			0% 30%	\$1,500/\$3,000	\$2,500/\$5,000	\$10/\$30/\$50/25% w \$150 Max	\$451.13	\$793.98	\$757.89	\$1,132.33	\$55,181.86	-6.4%
003	\$1,000/\$2,000	\$500/\$1,000	0% 30%	\$1,000/\$2,000	\$5,000/\$10,000	Included in Medical	\$437.76	\$770.46	\$735.44	\$1,098.79	\$53,547.19	-9.2%
004	\$500/\$1,000	\$500/\$1,000	20% 40%	\$2,000/\$4,000	\$3,000/\$6,000	\$10/\$30/\$50/25% w \$150 Max	\$437.21	\$769.49	\$734.52	\$1,097.40	\$53,479.76	-9.3%
005	\$500/\$1,000	\$1,500/\$3,000	0% 30%	\$2,000/\$4,000	\$3,000/\$5,000	\$10/\$30/\$50/25% w \$150 Max	\$427.64	\$752.84	\$718.43	\$1,073.37	\$52,308.73	-11.3%
006	\$1,000/\$2,000	\$1,000/\$2,000	0% 30%	\$2,000/\$4,000	\$3,000/\$5,000	\$10/\$30/\$50/25% w \$150 Max	\$423.61	\$745.56	\$711.67	\$1,063.27	\$51,816.41	-12.1%
007	\$1,250/\$2,500	\$750/\$1,500	0% 30%	\$2,000/\$4,000	\$3,000/\$6,000	\$10/\$30/\$50/25% w \$150 Max	\$423.61	\$745.56	\$711.67	\$1,063.27	\$51,816.41	-12.1%
008	\$750/\$1,500	\$750/\$1,500	20% 40%	\$1,500/\$3,000	\$5,000/\$10,000	Included in Medical	\$411.21	\$723.73	\$690.84	\$1,032.14	\$50,299.54	-14.7%
			20% 40%	\$1,500/\$3,000	\$5,000/\$10,000	Included in Medical	\$411.21	\$723.73	\$690.84	\$1,032.14	\$50,299.54	-14.7%
009	\$1,000/\$2,000	\$500/\$1,000	20% 40%	\$1,500/\$3,000	\$10,000/\$20,000	Included in Medical	\$406.92	\$716.17	\$683.62	\$1,021.36	\$49,774.18	-15.6%
010	\$1,000/\$2,000	\$1,500/\$3,000	0% 33%	\$2,500/\$5,000	\$3,500/\$7,000	\$10/\$30/\$50/25% w \$150 Max	\$407.83	\$717.43	\$684.82	\$1,023.18	\$49,861.74	-15.5%
			0% 33%	\$2,500/\$5,000	\$3,500/\$7,000	\$10/\$30/\$50/25% w \$150 Max	\$407.83	\$717.43	\$684.82	\$1,023.18	\$49,861.74	-15.5%
011	\$500/\$1,000	\$1,500/\$3,000	20% 40%	\$2,000/\$4,000	\$5,000/\$10,000	Included in Medical	\$397.94	\$700.37	\$668.53	\$998.82	\$48,675.63	-17.5%
012	\$1,500/\$3,000	\$1,000/\$2,000	0% 33%	\$2,500/\$5,000	\$3,500/\$7,000	\$10/\$30/\$50/25% w \$150 Max	\$400.35	\$704.61	\$672.59	\$1,004.88	\$48,970.96	-17.0%
013	\$1,750/\$3,500	\$750/\$1,500	0% 33%	\$2,500/\$5,000	\$3,500/\$7,000	\$10/\$30/\$50/25% w \$150 Max	\$397.06	\$698.82	\$667.06	\$996.62	\$48,568.08	-17.7%
			0% 33%	\$2,500/\$5,000	\$3,500/\$7,000	\$10/\$30/\$50/25% w \$150 Max	\$397.06	\$698.82	\$667.06	\$996.62	\$48,568.08	-17.7%
014	\$1,000/\$2,000	\$1,000/\$2,000	20% 40%	\$2,000/\$4,000	\$10,000/\$20,000	Included in Medical	\$390.20	\$686.74	\$655.53	\$979.39	\$47,728.71	-19.1%
015	\$1,250/\$2,500	\$750/\$1,500	20% 40%	\$2,000/\$4,000	\$5,000/\$10,000	Included in Medical	\$387.01	\$681.13	\$650.17	\$971.39	\$47,338.81	-19.7%
			20% 40%	\$2,000/\$4,000	\$5,000/\$10,000	Included in Medical	\$387.01	\$681.13	\$650.17	\$971.39	\$47,338.81	-19.7%
016	\$1,500/\$3,000	\$1,500/\$3,000	0% 33%	\$3,000/\$6,000	\$8,000/\$16,000	\$10/\$30/\$50/25% w \$150 Max	\$383.34	\$674.68	\$644.01	\$952.19	\$46,890.28	-20.5%
017	\$1,000/\$2,000	\$1,500/\$3,000	20% 40%	\$2,500/\$5,000	\$10,000/\$20,000	Included in Medical	\$375.65	\$661.14	\$631.09	\$942.89	\$45,949.77	-22.1%
			20% 40%	\$2,500/\$5,000	\$10,000/\$20,000	Included in Medical	\$375.65	\$661.14	\$631.09	\$942.89	\$45,949.77	-22.1%
018	\$2,000/\$4,000	\$1,000/\$2,000	0% 33%	\$2,500/\$5,000	\$6,000/\$16,000	\$10/\$30/\$50/25% w \$150 Max	\$376.65	\$662.90	\$632.77	\$945.39	\$46,071.59	-21.9%
019	\$1,500/\$3,000	\$1,000/\$2,000	20% 40%	\$2,500/\$5,000	\$10,000/\$20,000	Included in Medical	\$369.69	\$650.64	\$621.07	\$927.91	\$45,219.83	-23.3%
			20% 40%	\$2,500/\$5,000	\$10,000/\$20,000	Included in Medical	\$369.69	\$650.64	\$621.07	\$927.91	\$45,219.83	-23.3%
020	\$1,750/\$3,500	\$750/\$1,500	20% 40%	\$2,500/\$5,000	\$10,000/\$20,000	Included in Medical	\$366.97	\$645.87	\$616.51	\$921.10	\$44,887.84	-23.9%
021	\$1,500/\$3,000	\$1,500/\$3,000	20% 40%	\$3,000/\$6,000	\$10,000/\$20,000	Included in Medical	\$358.11	\$630.26	\$601.82	\$898.85	\$43,803.62	-25.7%
			20% 40%	\$3,000/\$6,000	\$10,000/\$20,000	Included in Medical	\$358.11	\$630.26	\$601.82	\$898.85	\$43,803.62	-25.7%
022	\$2,000/\$4,000	\$1,000/\$2,000	20% 40%	\$3,000/\$6,000	\$5,000/\$10,000	Included in Medical	\$352.20	\$619.86	\$591.69	\$884.01	\$43,080.68	-27.0%
023	\$2,000/\$4,000	\$1,000/\$2,000	30% 50%	\$3,000/\$6,000	\$10,000/\$20,000	Included in Medical	\$342.29	\$602.42	\$575.04	\$859.14	\$41,888.45	-29.0%
			30% 50%	\$3,000/\$6,000	\$10,000/\$20,000	Included in Medical	\$342.29	\$602.42	\$575.04	\$859.14	\$41,888.45	-29.0%

This benefit description is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract. In the event of a conflict between the Group Contract and this description, the terms of the contract will prevail.

\*Employer must fund in order to be considered a Health Reimbursement Account. Employer contributions will be prorated based on effective date. EAP rates will need to be obtained from the underwriter.

Title: \_\_\_\_\_

String Selection: \_\_\_\_\_

Date: \_\_\_\_\_